			FILED JEANNE A. NAUGHTON, CLERK
1	TED STATES BANKRUPTCY COURT TRICT OF NEW JERSEY		OCT 1 9 2022
	ion in Compliance with D.N.J. LBR 9004-1(b)	CTAS-770-GN	
1 -	chael Patrick Siano		U.S. BANKRUPTCY COURT TRENTON, NJ BY DEPUTY
	Haines Street East oka Harbor, New Jersey		DEPUTY
(732	2) 788-0772		
Mik	cee1987@yahoo.com		
		Case No.:	22-17381
		Chapter:	13
In R		Adv. No.:	
Mic	chael Patrick Siano	Hearing Date:	
		Judge:	Michael B. Kaplan
1. I, _	Michael Patrick Siano :	ON OF SERVICE	
	□ represent		
	☐ am the secretary/paralegal for		, who represents
	in	this matter.	
	⊠ am thei	n this case and am repre	esenting myself.
2.	On 10/17/2022 , I	sent a copy of the follow	ving pleadings and/or documents
	to the parties listed in the chart below.  Notice of Chapter 13 Bankruptcy Case to schedule of Creditors.	Filing, and Notice to Cr	editors who have been added
3.	I certify under penalty of perjury that th	e above documents were	e sent using the mode of service
٠.	indicated.		
	**************************************		
Date:	10/15/2022		
		Signature	

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Albert Russo	Trustee	☐ Hand-delivered
PO BOX 4853 Trenton, NJ, 08650		🛮 Regular mail
, ,		☐ Certified mail/RR
		Other (As authorized by the Court or by rule. Cite the rule if applicable.)
Discover Card	unsecured claimant	☐ Hand-delivered
2500 Lake Cook Rd Riverwoods, IL, 60015		☑ Regular mail
		☐ Certified mail/RR
		Other (As authorized by the Court or by rule. Cite the rule if applicable.)
Parker McCay Law office	unsecured claimant M&T BANK's Attorney	☐ Hand-delivered
9000 Midlantic Dr. Suite 300 BOX 5054	M&I BANK'S Attorney	☑ Regular mail
Mount Laurel, NJ. 08054		☐ Certified mail/RR
		Other (As authorized by the Court or by rule. Cite the rule if applicable.)
Capital one auto finace	unsecure claimant	☐ Hand-delivered
PO BOX 60068 Sacramento CA, 95866		☑ Regular mail
		☐ Certified mail/RR
		☐ Other
		(As authorized by the Court or by rule. Cite the rule if applicable.)
		☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		☐ Other
		(As authorized by the Court or by rule, Cite the rule if applicable.)

## United States Bankruptcy Court District of New Jersey

## **Notice of Bankruptcy Case Filing**

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 13 of the United States Bankruptcy Code, entered on 09/19/2022 at 07:43 AM and filed on 09/16/2022.



## Michael Patrick Siano

102 Haines Street East Lanoka Harbor, NJ 08734 SSN / ITIN: xxx-xx-4378

The bankruptcy trustee is:

Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853 (609) 587-6888

The case was assigned case number 22-17381-MBK to Judge Michael B. Kaplan.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page http://ecf.njb.uscourts.gov or at the Clerk's Office, 402 East State Street, Trenton, NJ 08608.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Jeanne Naughton Clerk, U.S. Bankruptcy Court

Case 22-17381-MBK <u>Doc 3</u>		2 15:49:13	Desc Main
Fill in this information to identify your case:	4 of 10		`
Bakket Michael Patrick Slano		-x .	
Debtor 1 First Name Middle Name	Last Name	KRUPTCY COU	RY.
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name	FILED	111
	v 🖸 🗆	enton. NJ	Check if this is an
United States Bankruptcy Court for the: District of New Jerse	2022 OC	THP:	3 amended filing
Case number 22-17381/MBK		Δ.	
(II KILOWII)	JEAN!	E MANUGUTO	H
Official Form 106E/F	a mayana		12/15
The American Williams	o Have Unsecured Claim	PITY OF FRE	
Be as complete and accurate as possible. Use Part 1 List the other party to any executory contracts or une A/B: Property (Official Form 106A/B) and on Schedule creditors with partially secured claims that are listed needed, copy the Part you need, fill it out, number the any additional pages, write your name and case num	e G: Executory Contracts and Directory Contracts and Directory Claims Secured in Schedule D: Creditors Who Have Claims Secured entries in the boxes on the left. Attach the Continue (if known).		
Part 1: List All of Your PRIORITY Unsecured	Claims		
1. Do any creditors have priority unsecured claims			į
☐ Yes.	then one priority unsecured claim, list th	e creditor separat	ely for each claim. For
Ves.  List all of your priority unsecured claims. If a cre  List all of your priority what type of claim it is, if a	ditor has more than one priority unsecured claim; list the claim has both priority and nonpriority amounts, list the alms in alphabetical order according to the creditor's natural to the creditor's natural forms in an increase of the creditor of the creditor's natural forms.	it claim here and i ime. If you have n	nore than two priority
each claim issed, tostiting much as possible, list the cl	aims in alphabetical order according a particular claim.	, list the other cred	ditors in Part 3.
unsecured claims, fill out the Continuation Page of F (For an explanation of each type of claim, see the in	structions for this form in the instruction booklet.)	Total claim	Priority Nonpriority
(For an explanation of each type of olders,			amount amount
		\$	\$\$
2.1	Last 4 digits of account number		
Priority Creditor's Name	When was the debt incurred?		
Number Streat		v.	
	As of the date you file, the claim is: Check all that apply		
State ZIP Code	Contingent Unitquidated		
Who incurred the debt? Check one.	Disputed		
Debtor 1 only	Type of PRIORITY unsecured claim:		
Debtor 2 only	Domestic support obligations		
Debtor 1 and Debtor 2 only	Taxes and certain other debts you owe the government	Ł	
At least one of the debtors and another	Claims for death or personal injury while you were		
Check if this claim is for a community debt	Intoricated		
is the claim subject to offset?	Other. Specify		ANCORE TAXBERTANIA, TO SECURE AND ANCORPORATE AND SECURE AND SECURE AND ANCORPORATE AND SECURE AND
No Yes	United a species		s \$
2.2	Last 4 digits of account number	\$	
Priority Creditor's Name	When was the debt incurred?		
Number Street	As of the date you file, the claim is: Check all that ap	oly.	
	Contingent		
State ZIP Code	Unliquidated		
City	☐ Disputed		
Who incurred the debt? Check one.	Type of PRIORITY unsecured claim:		
Debtor 1 only Debtor 2 only	C support obligations		
Debtor 1 and Debtor 2 only	Tayes and certain other debts you owe the government	Afr.	
At least one of the debtors and another	Claims for death or personal injury while you were		
Check if this claim is for a community debt	intoxicated		
is the claim subject to offset?	Other. Specify		
□ No	The second secon		والمستقدم والمستقد والمستقدين والمستقدان والمستقد والمستقد والمستقد والمستقد والمستقد والمستقد والمستقد والمستقد
☐ Yes	and the state of t		page 1 of

Michael Patrick Siano First Name Middle Name Last Name	Document Page 5 of 10			<del></del>
Your PRIORITY Unsecured Claims —	Continuation Page		9)_11fr-	Nonpriori
this page number tham hi	eginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority amount	amount
sting any entries on this page, militaet them a				
		ħ.	\$	\$
	Last 4 digits of account number	·		
J. Carellara Nama				
	When was the debt incurred?			
ımber Sireet	As of the date you file, the claim is: Check all that apply.			
	Contingent			
ity State ZIP Code	Uniquidated Uniquidated Uniquidated			
Vho Incurred the debt? Check one.				
Debter 1 only	Type of PRIORITY unsecured claim:			
Debtor 1 only  Debtor 2 only	Domestic support obligations			
Debtor 1 and Debtor 2 only	Takes and certain other debts you owe the government			
At least one of the debtors and another	Claims for death or personal injury while you were			
$oldsymbol{\square}$ Check if this claim is for a community debt	Intoxicated  Other. Specify			
- Oligov ii nivo oranii 10 10 1	Culti. Specify			
s the claim subject to offset?				
□ No	·			**************************************
Yes		THE REAL PROPERTY AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS	<b>.</b>	g.
· · · · · · · · · · · · · · · · · · ·	Last 4 digits of account number	\$	· •	~
Priority Creditor's Name				
CHOID OLDS OF THE STATE OF THE	When was the debt incurred?			
Number Street	As of the date you file, the claim le: Check all that apply			
_	Contingent			
City State ZIP Code	☐ Unliquidated ☐ Disputed			
	·			
Who incurred the debt? Check one.	Type of PRIORITY unsecured claim:			
Debter 1 only	- deligations			
Debtor 2 only Debtor 1 and Debtor 2 only	The second contain other dehts you owe the government			
At least one of the debtors and another	Claims for death or personal injury write you work			
☐ Chack if this claim is for a community debt	Intoxicated  Other. Specify	_		
CUSCK IL HIR CIGHT IS 101 & CO.	Utiler, Specif			
is the claim subject to offset?				
□ No			TOTAL PARTY CONTRACTOR	oc.or.choc.e.
☐ Yes			\$	\$
	Last 4 digits of account number	Ψ	<del>-</del>	- <del></del> -
Priority Creditor's Name				
Choird aronne a	When was the debt incurred?			
Number Street	As of the date you file, the claim is: Check all that op	oly.		
	_			
	☐ Contingent  ☐ Unliquidated			
City State ZIP Code	☐ Disputed			
the date? Chack one.				
Who incurred the debt? Check one.	Type of PRIORITY unsecured claim:			
Debtor 1 only				
Debtor 2 only Debtor 1 and Debtor 2 only		ជា		
At least one of the debtors and another	Claims for death or personal rejuly while you want	F	- Maria Maria Caracteria	The control of the state of the
	Interlegted			
Check if this claim is for a community debt	☐ Other. Specky			
is the claim subject to offset?				
is the claim Subject to Onser:				

Debtor 1

Michael Patrick Sian MBK Doc 31 Filed 10/19/22 Enteror Middle Name Last Name Document Page 6 of 10

Your NONPRIORITY Unsecured Claims — Continuation Page

mang kabupatèn di kabupatèn Mang			Last 4 digits of account number	\$ 3,600.0
merican Express			_	
inpriority Creditor's Name			When was the debt incurred?	
00 Vessey St			As of the date you file, the claim is: Check all that apply.	
imber Street	NY	10285		
ly	State	ZIP Code	Contingent	
			☐ Unitquidated ☑ Disputed	
ino incurred the debt? Check one	•		<u> </u>	
Debtor 1 only			Type of NONPRIORITY unsecured claim:	
Debtor 2 only Debtor 1 and Debtor 2 only			Student loans	•
At least one of the debtors and and	other		Obligations arising out of a separation agreement or divorce that	
			you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim is for a cor	mineral services		Other. Specify credit card	
s the claim subject to offset?				
No .				
Yes			· "我们就是我们的一个,我们就是我们的人,我们就是我们的人,我们就是我们的人,我们就是我们的人,我们就是我们的人,我们就是我们的人,我们就是我们的人,我们就是	acordonal de maior de la compositione de la composi
		and the second of the property of the second	2 3 1 2	s 1,700.
			Last 4 digits of account number 2 3 1 2	¥
Capital One Auto Finance			When was the debt incurred? 07/01/2016	
PO BOX 60068				
Number Street		95866	As of the date you file, the claim is: Check all that apply.	
Sacramento	CA State	ZIP Code	Contingent	
City	OINIG		☐ Unitquidated	
Who incurred the debt? Check or	ie.		☑ Disputed	
Debtor 1 only			Type of NONPRIORITY unsecured claim:	
Debtor 2 only				
Debter 1 and Debter 2 only			<ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that</li> </ul>	
At least one of the debtors and a	nother		Jul mat monort de nitotiv cialitis	
☐ Check if this claim is for a co	mmunity debi	t	<ul> <li>Debts to pension or profit-sharing plans, and other similar debts</li> </ul>	
is the claim subject to offset?			Other, Specify Car	
Ŭ No ✓ Yes			the state of the s	
THE LOS	<u>~~~~</u>		CONTRACTOR OF THE CONTRACTOR AND	<sub>\$_2,168</sub>
			Last 4 digits of account number	
Midland Credit Managem	ent			
Nonpriority Creditor's Name			When was the debt incurred?	
PO BOX 2037			As of the date you file, the claim is: Check all that epply.	
Number Street Warren	MI	48090	Contingent	
City	State	ZIP Code	Unitiquidated	
Who incurred the debt? Check	nne.		☑ Disputed	
Debtor 1 only			Type of NONPRIORITY unsecured claim:	
Debtor 2 only Debtor 1 and Debtor 2 only			Student loans	t
Debtor 1 and Debtor 2 only  At least one of the debtors and	another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
		bt	Dable to pension of profit-sharing plans, and other similar debte	
Check if this claim is for a	with the same	<del>-</del> -	Other Specify Credit card	
Is the claim subject to offset?			<u> </u>	

Debtor	Case 22-17381 MBK	Doc 31	Filed 1		22 E Page	in <b>tered 40</b> 0 7 of 10	1 <del>19</del> 12	<u>2-17389N</u>	BK Be	sc Ma	ain—
	First Name (Market Name				. age						<del></del>
Part						<del></del>					
3. Do	o any creditors have nonpriority unsection. You have nothing to report in this part in the creditors of the part in the creditors of the part in the p	alms in the or separately in holds a part 2.	alphabetical for each clain rticular claim,	order of n. For ea list the o	the credich claim ther cred  4 digits of was the contingent Julquidate Disputed  5 of NON  6 tudent loss obligation that you disputed that you disputed the contingent that you dispute the contingent that you disputed the contingent that you dispute the continuent that you dispute th	itor who holds listed, identify y tors in Part 3.If  f account numb debt incurred?  you file, the cla	each contact type you have a secured s	6 6 5 D1/2019 Check all that a	spply.	Total cl	
4.2	☐ No ☐ Yes Discover card	AND THE PROPERTY OF		Las	t 4 digits	of account num e debt incurred	nber 1	6 <u>7</u> 5/01/2017	1_	\$	660.00
	Nonpriority Creditor's Name 2500 Lake Cook RD Number Street Riverwoods City		60015 ZIP Code		Continger Unliquide		:laim ls:	Check all that	apply.		
T. (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community the claim subject to offset? No			Tyl	Student le Obligation that you o	ns arising out of a sild not report as p pension or profit- pecify <u>Credit C</u>	separati priority da sharing p ard	on agreement alms lans, and other	similar debt	-	managazine and mendere a
4.3	Cavalary Portfolio Nonpriority Creditor's Name  1 American Ln Suite 220	ತಬಹುದುಕನಿಸಿ ತೆಗೆದು ಬೆಳೆ ತೆಗೆದು ಬೆಳೆ	oor at one out the suggest Advant New Y	W	hen was 1	s of account nu	mber _			\$	3,000.00
	Number Street Greenwhich City Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only	CT State	06830 ZIP Code		Conting Unliquid Dispute	ated			at apply.		

Debtor 1

Case 22-17381-MBK Doc 31 Filed 10/19/22 Enterodmiled #19/22-17381/MBK Desc Main
Find Name Middle Name Last Name Document Page 8 of 10

Part 3: List Others to Be Notified About a Debt That You Already Listed

			nore than one creditor for any of the debts that you listed in Parts 1 of 2, not the s to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.  On which entry in Part 1 or Part 2 did you list the original creditor?
Parker McCay Law offi	ces P.A		
Name 9000 Midlantic Dr. Suite 300			Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claim
PO BOX 5054			Last 4 digits of account number 9 6 6 5
Mount Laurel	NJ State	08054 ZIP Code	The second secon
Dity	Otoro	त्र ४०४४ <mark>- प्रशेष्ट्रम् सङ्ग्र</mark> ाहरीय राज्यस्य ४२०	On which entry in Part 1 or Part 2 did you list the original creditor?
Name			Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
			Part 2: Creditors with Nonpriority Unsecured
Number Street			Claims
			Last 4 digits of account number
City	State	ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor?
Name		<del></del>	Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
110/199			Line of (Check one):  Part 1. Creditors with Nonpriority Unsecured
Number Street			Claims
			Last 4 digits of account number
City	Slate	ZIP Code	And Andrew Control (Andrew C
- or confidence serve demand the code code code		<u>.</u>	On which entry in Part 1 or Part 2 did you list the original creditor?
Name			Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured
			<del></del>
· · · · · · · · · · · · · · · · · · ·	State	ZIP Code	Last 4 digits of account number
City	Augustania sanari s		On which entry in Part 1 or Part 2 did you list the original creditor?
Nego			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Name			Line of (Check one): Part 1: Creditors with Nonpriority Unsecured
Number Street		•	Claims
			Last 4 digits of account number
City	Slate	ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor?
		<u> </u>	
Name			Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured
			Claims
		tio Cada	Last 4 digits of account number
City	State	ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor?
Neme			
Iddina			Line of (Check one):  Part 1: Creditors with Priority Unsecured Claim  Part 2: Creditors with Nonpriority Unsecured
Number Street			Part 2: Creditors with Nonphorty Grisdouros

Debtor 1

Case 22-17381-MBK Doc 31 Filed 10/19/22 En**terior Marie Marie Marie** Desc Main
First Nome Middle Name Last Name Document Page 9 of 10

Part 4:

Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
 Add the amounts for each type of unsecured claim.

				Total claim
Total claims	6a.	Domestic support obligations	<del>6</del> a.	\$
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$
	6с.	Claims for death or personal injury while you were intoxicated	6c.	\$
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$0.00
	6e	. Total. Add lines 6a through 6d.	6e.	\$0.00
	•			Total claim
Total claims		Student loans	6f.	\$
from Part 2	69	<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	6g.	\$
	6	h. Debts to pension or profit-sharing plans, and other similar debts	6h	\$
	y 6	<ol> <li>Other. Add all other nonpriority unsecured claims.</li> <li>Write that amount here.</li> </ol>	6i.	+ \$286,128.00
	. 6	ij. T <b>otal</b> . Add lines 6f through 6i.	6).	\$286,128.00



\*ATTW: Clerk

Mited States Bankropticy Court
Clarkson S. Fisher Building 3 Courthouse
Hoza East State Street
Trenton NJ 08608.

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